

REMARKS

Applicants reply to the final Office Action dated May 24, 2010, within two months. Claims 1-2, 6-7, 10-12, 17 and 22 were pending in the application and the Examiner rejects claims 1-2, 6-7, 10-12, 17 and 22. Applicants add new claim 24. Support for the amendments and new claim may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by the amendments and new claim. Reconsideration of this application is respectfully requested.

The Examiner rejects claims 1-2, 10-12, 17 and 22 under 35 U.S.C. § 103(a) as being unpatentable over Levine et al., U.S. Patent No. 5,477,038 (“Levine”) in view of Applicants’ disclosed art (“AAPA”). The Examiner next rejects claims 6-7 under 35 USC 103(a) as being unpatentable over Levine in view of AAPA, and further in view of US Patent No. 4,172,552 (“Case”). Applicants respectfully disagree with these rejections, but Applicants cancel certain claims and amend certain claims (without prejudice or disclaimer) in order to clarify the patentable aspects of certain claims and to expedite prosecution.

Applicants thank the Examiner for clarifying the Examiner’s interpretation of a MICR protocol as a “MICR format” that may include “any indicia.” (Office Action, page 3) To further distinguish the “MICR protocol”, Applicants amend the claims to further clarify that the claimed MICR protocol is a “communication protocol” which “includes rules governing syntax, semantics, and synchronization of communication,” as similarly recited by independent claims 1, 12, 17 and 22. Applicants further define the “MICR communication protocol” in new dependent claim 24 as including one or more of “message formats, a description of message formats, rules for exchanging messages, signaling, authentication, error detection, and correction capabilities.” **As such, Applicants respectfully request that the Examiner re-consider the below arguments in light of the further clarification of the MICR protocol as a “communication protocol” which “includes rules governing syntax, semantics, and synchronization of communication,” as similarly recited by independent claims 1, 12, 17 and 22.**

In particular, Applicants strongly assert that the Examiner has not shown each individual element and function in the cited references, particularly the elements that include the “MICR communication protocol”. While the AAPA may disclose the use of MICR protocol or pre-existing Travelers Cheque infrastructure to receive information from a distributor regarding a sale of a Travelers Cheque, AAPA fails to disclose the communication protocols, interfaces, data

transfers, data conversions and other technical requirements for a system which distributes transaction account codes (associated with transaction accounts) via a MICR communication protocol. AAPA also fails to disclose the protocols, interfaces, data transfers, data conversions and other technical requirements for a system which distributes transaction account codes (related to transaction accounts) via a Travelers Cheque infrastructure and a non-Travelers Cheque infrastructure. In other words, while the Travelers Cheque infrastructure may be set up to accept and transmit MICR codes, such infrastructure was set up to accept and transmit transaction account codes (related to transaction accounts). **Importantly, a Travelers Cheque is legal tender and the MICR is not associated with a transaction account, so only the MICR is transmitted. In contrast, the claimed invention routes transaction account codes via a MICR communication protocol, wherein the account numbers ARE associated with a transaction account. As such, the AAPA does not disclose at least the element or function of a transaction account code (related to a transaction account) being transmitted via a MICR communication protocol.**

The Office Action cites Levine as disclosing a method and corresponding system that includes features of the claimed invention. The Office Action acknowledges, however, that Levine does not disclose receiving information via MICR protocol or a pre-existing Travelers Cheque infrastructure. Applicants respectfully submit, however, that Levine fails to disclose or suggest any form of relationship between a Travelers Cheque infrastructure and a non-Travelers Cheque infrastructure. Levine is directed to a pre-paid card system having cards associated with a bank identification number and an account number, whereby a customer can access funds from a pre-paid account to withdraw currency. Levine further discloses, in Figure 4, an ETC processor 66 connected to a VisaNet network 82. However, both the ETC processor and the VisaNet network are Travelers Cheque infrastructures. Levine thus fails to appreciate the complexity and convenience associated with establishing a relationship between a Travelers Cheque infrastructure and a non-Travelers Cheque infrastructure, as in Applicants' claimed invention. Such a relationship, as found in Applicants' claimed invention, can provide expansive benefits, by allowing widespread financial access for smaller and more proprietary financial infrastructures, and creating a synergy between a world-wide Travelers Cheque financial network and these smaller infrastructures and providing, for example, synchronized inventory management and customer information. In contrast, Levine is limited to funds stored/accessed

on the VisaNet system, and fails to provide these integrated features. Also, while Levine is limited to currency transactions, Applicants' invention can also enable global access to non-currency accounts, such as specific rewards or retailer points, calling card or cellular telephone minutes, or other values unrelated to currency.

Levine also fails to disclose or suggest a plurality of pre-established financial infrastructures, wherein at least one of said plurality of pre-established financial infrastructures comprises a pre-paid card infrastructure, as recited in amended claim 21. **Indeed, Levine merely discloses the distributor system communicating via a *single* pre-established financial infrastructure (ETC processor 66), as shown in Fig. 4.** On the other hand, Applicants' claimed invention provides multiple pre-established financial infrastructures, at least one of which comprises a pre-paid card infrastructure. This configuration can allow improved versatility for the pre-paid card infrastructure, by providing multiple points of access to the pre-paid card infrastructure, either directly by a distributor having a relationship with the pre-paid card infrastructure, or alternatively via at least a second pre-established financial infrastructure (e.g. Travelers Cheque infrastructure) of the plurality of pre-established financial infrastructures. This approach can enable an issuer of pre-paid cards to maintain its existing "direct" infrastructure and not limit its access to distributors via an intermediary "middle-man" financial infrastructure, thereby subjecting itself to a particular commission-based sales approach.

Accordingly, the cited references alone or in combination, do not disclose or contemplate at least "wherein each of the transaction account cards include a different randomized transaction account code associated with a respective transaction account, and a serialized tracking code which conforms to a MICR communication protocol," or "wherein said MICR communication protocol includes rules governing syntax, semantics, and synchronization of communication," as similarly recited by independent claims 1, 12, 17 and 22.

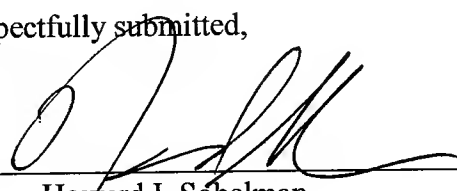
Case does not cure the deficiencies of Levine and AAPA. Moreover, claims 2, 6-7 and 10-11 variously depend from independent claim 1, so Applicants assert that claims 2, 6-7 and 10-11 are differentiated from the cited references for the same reasons as set forth above, in addition to their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Examiner to telephone the

undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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